

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Pedro J. Santana
Rosalie Mae Santana
Debtors

Case No. 17-00764-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 20

Date Rcvd: Jun 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2017.

db/jdb +Pedro J. Santana, Rosalie Mae Santana, 155 McAllister Street, Hanover, PA 17331-3325
4889556 +Brookie Pharmatech, 100 Homewood Way, Hanover, PA 17331-7860
4889557 Citifinancial, P O Box 9001082, Louisville, KY 40290-1082
4889558 +Equity Restoration, 2077 Main Street, Lititz, PA 17543-3029
4889559 Hanover Hall, 267 Frederick Street, Hanover, PA 17331-3614
4889561 Hanover Medical Group, P O Box 824221, Philadelphia, PA 19182-4221
4889562 Johns Hopkins Physicians, P O Box 65045, Baltimore, MD 21264-5045
4889564 +Kurt K. Thomas DO LLC, 136 Penn Street, Hanover, PA 17331-1928
4889565 +Lucinda Santana Lybrand, 306 1/2 South Street, Hanover, PA 17331-4811
4889566 Marcos A. Ugarte MD, 401 Allegheny Avenue, Hanover, PA 17331-1957
4889569 PNC Mortgage, P O Box 1820, Dayton, OH 45401-1820
4889572 The Johns Hopkins Hospital, P O Box 11756, Newark, NJ 07101-4756
4889574 Wellspan Health, P O Box 742641, Cincinnati, OH 45274-2641

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4889560 +E-mail/Text: baugherj@hanoverhospital.org Jun 16 2017 18:46:22 Hanover Hospital,
300 Highland Avenue, Hanover, PA 17331-2203
4889563 EDI: CBSKOHL.S.COM Jun 16 2017 18:48:00 Kohl's, P O Box 3115, Milwaukee, WI 53201-3115
4889567 EDI: AGFINANCE.COM Jun 16 2017 18:48:00 One Main Financial, P O Box 9001122,
Louisville, KY 40290-1122
4889568 +E-mail/Text: paparalegals@pandf.us Jun 16 2017 18:46:40 Patenaude & Felix, A.P.C.,
501 Corporate Drive, Southpointe Center, Suite 205, Canonsburg, PA 15317-8584
4889571 +EDI: RMSC.COM Jun 16 2017 18:48:00 Synchrony Bank/JC Penney, P O Box 965008,
Orlando, FL 32896-5008
4889570 +EDI: RMSC.COM Jun 16 2017 18:48:00 Synchrony bank, fka GE Capital Retail Bank,
4125 Windward Plaza Drive, Alpharetta, GA 30005-8738
4889573 +EDI: RMSC.COM Jun 16 2017 18:48:00 Walmart, P O Box 965023, Orlando, FL 32896-5023
TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2017 at the address(es) listed below:

Larry W. Wolf on behalf of Joint Debtor Rosalie Mae Santana ephillips@larrywwolf.com
Larry W. Wolf on behalf of Debtor Pedro J. Santana ephillips@larrywwolf.com
Lawrence V. Young (Trustee) lyoung@cgalaw.com,
pa33@ecfcbis.com; tlocondro@cgalaw.com; rminello@cgalaw.com
Thomas I Puleo on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:Debtor 1 **Pedro J. Santana**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5273**

EIN --_-----

Debtor 2 **Rosalie Mae Santana**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0293**

EIN --_-----

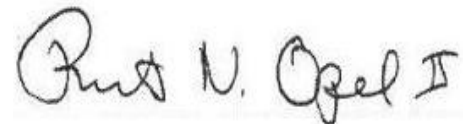
United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:17-bk-00764-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Pedro J. Santana

Rosalie Mae Santana

**By the
court:**Honorable Robert N. Opel
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

June 16, 2017**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.